

Fill in this information to identify the case:

Debtor 1 Kennith Eugene Young

Debtor 2 Mary Alice Young
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania (Harrisburg)

Case number 18-01077

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): 8

Date of payment change:

Must be at least 21 days after date of this notice 06/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 773.71

Last 4 digits of any number you use to identify the debtor's account:

4 9 9 4

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 317.45

New escrow payment: \$ 312.49

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Bubba Fangman

Date 04/27/2020

Signature

Print: Bubba Fangman

Vice President

First Name

Middle Name

Last Name

Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail

Number Street

700 Kansas Lane, Mail Code LA4-5555

Address 2

Monroe

LA

71203

City

State

ZIP Code

Contact phone 866-243-5851

PCN_Escalations@chase.com

Email

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania (Harrisburg)

Chapter 13 No. 18-01077

Judge: Chief Judge Henry W. Van Eck

In re:

Kennith Eugene Young & Mary Alice Young

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 28, 2020 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Kennith Eugene Young
266 Grove Road

Delta PA 17314

By U.S. Postal Service First Class Mail Postage Prepaid

Mary Alice Young
266 Grove Road

Delta PA 17314

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Kara Katherine Gendron
Mott & Gendron Law
125 State Street

Harrisburg PA 17101

By U.S. Postal Service First Class Mail Postage Prepaid

Dorothy L Mott
Mott & Gendron Law
125 State Street

Harrisburg PA 17101

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Charles J DeHart, III (Trustee)

8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Bubba Fangman

Vice President

OH4-7399
3415 Vision Drive
Columbus, OH 43219

00379 EWA Z 07120 C - ESU
KENNITH YOUNG
MARY YOUNG
266 GROVE ROAD
DELTA, PA 17314-9023

Escrow account statement

Account number
Statement date 03/11/2020
Review period 06/2019 to 05/2020

Property address
266 Grove Road
Delta, PA 17314

New monthly mortgage payment amount
\$773.71

New payment effective date
06/01/2020

Your escrow surplus summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **\$106.31** in September 2020
- Minimum required balance means the minimum balance that must remain in your account at all times. Your minimum required balance is **\$0.00**.
- The difference between your estimated low balance and your minimum required balance is the escrow surplus. However, if you are in Chapter 12 or 13, the amount of your escrow surplus may be impacted by a bankruptcy adjustment. A bankruptcy adjustment is an amount comprised of the escrow deficiency and projected escrow shortage. The escrow deficiency is that amount of taxes and insurance we paid on your behalf that remained unpaid as of the date you filed your bankruptcy case. The projected escrow shortage is the amount needed to fund escrow disbursements for the 12 months after you filed bankruptcy case. The escrow deficiency and projected escrow shortage are listed on the proof of claim filed in your bankruptcy case and will be collected through the bankruptcy plan. With the current bankruptcy adjustment of **\$129.00**, you have estimated post-petition surplus of **\$22.69**.

Your surplus was determined based on the assumption that all payment have been made, so it may include funds that have not yet been paid to us. Since your account has one or more payments which have not been received, your surplus check is not included.

Monthly payment breakdown

Monthly mortgage payment breakdown	Contractual payment amount	Current post-petition amount	New post-petition amount
Principal & interest	\$461.22	\$461.22	\$461.22
Escrow account deposit	\$313.07	\$317.45	\$312.49
Shortage amount	\$4.38	\$0.00	\$0.00
Total payment amount	\$778.67	\$778.67	\$773.71

Important Message: If you are currently in a bankruptcy case or you received a discharge in a bankruptcy case, then this escrow statement is for information only. The statement is designed to keep you informed on the status of your escrow account. It should not be interpreted or construed as a demand for payment or an attempt to collect, assess or recover all or part of a debt from you. If a Chapter 12 or 13 trustee is making your on-going post petition mortgage payments for you, then please give a copy of this statement to the trustee.

Annual escrow breakdown

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowner's insurance	\$850.26	↓	\$832.05
Property tax	\$2,906.52	↑	\$2,917.69

*These estimates are typically based on what we paid last year.

Resource for you



Contact Us
Customer Service
Monday-Friday
Saturday

1-800-848-9136
8am - Midnight
8am - 8pm (ET)

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

				Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
Starting Balance				\$1,824.91	\$1,623.38
Jun-19	Deposit	\$313.07	\$317.45 *	\$2,137.98	\$1,940.83
Jul-19	Deposit	\$313.07	\$317.45 *	\$2,451.05	\$2,258.28
Aug-19	Deposit	\$313.07	\$317.45 *	\$537.19	\$348.47
Aug-19	Withdrawal - SOUTH EASTERN SCHOOL DIS	\$2,226.93	\$2,227.26 *		
Aug-19	Withdrawal - ALLSTATE	-	\$832.05 *	\$537.19	-\$483.58
Sep-19	Deposit	\$313.07	\$317.45 *	\$0.00	-\$166.13
Sep-19	Withdrawal - HOMEOWNER IN	\$850.26	\$0.00 *		
Oct-19	Deposit	\$313.07	\$317.45 *	\$313.07	\$151.32
Nov-19	Deposit	\$313.07	\$317.45 *	\$626.14	\$468.77
Dec-19	Deposit	\$313.07	\$20.00 *	\$939.21	\$488.77
Jan-20	Deposit	\$313.07	\$317.45 *	\$1,252.28	\$806.22
Feb-20	Deposit	\$313.07	\$317.45 *	\$1,565.35	\$1,123.67
Mar-20	Deposit	\$313.07	\$634.90 E	\$1,198.83	\$1,068.14
Mar-20	Withdrawal - PEACH BOTTOM TOWNSHIP	\$679.59	\$690.43 E		
Apr-20	Deposit	\$313.07	\$317.45 E	\$1,511.90	\$1,385.59
May-20	Deposit	\$313.07	\$317.45 E	\$1,824.97	\$1,703.04
				Original Estimated Balance	ACTUAL Balance
Total Deposits		\$3,756.84	\$3,829.40		
Total Withdrawals		\$3,756.78	\$3,749.74		
Account Balance as of May-20					\$1,703.04

An "E" in the chart above means estimated post petition activity that hasn't occurred yet. Please note that any month impacted by an "E" (estimated) deposit, is showing an actual balance that assumes those estimated deposits have been received.

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

Month-Year	Activity	Estimated Activity	Escrow Account Balance
Starting Balance			Estimated Balance ACTUAL Balance \$1,703.04
Jun-20	Deposit	\$312.49	\$2,015.53
Jul-20	Deposit	\$312.49	\$2,328.02
Aug-20	Deposit	\$312.49	\$413.25
Aug-20	Withdrawal - South Eastern School Dis	\$2,227.26	

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Your estimated escrow account activity over the next 12 months continued

			Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Estimated Balance	ACTUAL Balance
Sep-20	Deposit	\$312.49		
Sep-20	Withdrawal - Allstate	\$832.05	-\$106.31	
Oct-20	Deposit	\$312.49	\$206.18	
Nov-20	Deposit	\$312.49	\$518.67	
Dec-20	Deposit	\$312.49	\$831.16	
Jan-21	Deposit	\$312.49	\$1,143.65	
Feb-21	Deposit	\$312.49	\$1,456.14	
Mar-21	Deposit	\$312.49		
Mar-21	Withdrawal - Peach Bottom Township	\$690.43	\$1,078.20	
Apr-21	Deposit	\$312.49	\$1,390.69	
May-21	Deposit	\$312.49	\$1,703.18	
		Estimated Activity	Original Estimated Balance	ACTUAL Balance
Total Estimated Deposits		\$3,749.88		
Total Estimated Withdrawals		\$3,749.74		
Estimated Account Balance as of May-21			\$1,703.18	



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How to read your Escrow Account Statement



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OH4-7399
3415 Vision Drive
Columbus, OH 43219

12345 ABC Drive
JOHN C CUSTOMER
12 E MAIN ST
ANYWHERE, USA 12345

Escrow account statement	
Account number	1234567890
Statement date	04/30/2019
Review period	11/2018 to 05/2019
Property address	
12 E Main St Anywhere, USA 12345	
New monthly mortgage payment amount	\$534.77
New payment effective date	06/01/2019

New monthly mortgage payment amount
Shows your new monthly payment amount

Thank you for being a valued customer. As your mortgage servicer we are providing important information related to your escrow account. Your account has a surplus of \$67.60. We have attached a check for this surplus amount below. Your new monthly payment will be \$534.77.

Please cash the check provided below and ensure any online payment amounts are updated.

Your escrow surplus summary
Explains why your account has a surplus

Your escrow surplus summary	
Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.	
<ul style="list-style-type: none">The lowest balance in your escrow account over the next 12 months is estimated to be \$67.60 in February 2020.Your Minimum Required Balance is \$0.00.The difference between your estimated low balance and your minimum required balance shows your escrow account has a surplus of \$67.60.	

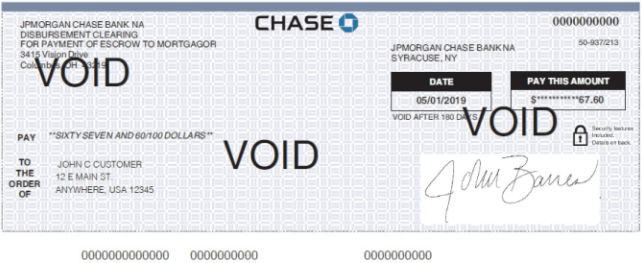
Annual escrow breakdown
Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Lower than estimated tax and/or insurance payments can result in a surplus.

Annual escrow breakdown				Monthly payment breakdown		
Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*	Monthly mortgage payment breakdown	Current monthly payment	NEW monthly payment effective 06/01/2019
Homeowners insurance	\$536.52	=	\$536.52	Principal & interest	\$370.53	\$370.53
Property tax	\$1,488.35	↓	\$1,434.30	Escrow account deposit	\$168.74	\$164.24
				Total payment amount	\$539.27	\$534.77

Monthly payment breakdown
Breaks down your monthly payment to show mortgage principal & interest, escrow, and your current vs. new monthly payment amounts.

*These estimates are typically based on what we paid last year.

Surplus Check
Your surplus check will be attached here if the amount is greater than \$50.
Please detach and cash it.



Your escrow account activity for the review period
Shows estimated activity in your account in the review period, with the actual activity in your account. Surpluses can occur if the actual taxes and/or insurance payments are lower than estimated.

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance	
				Original Estimated Balance	ACTUAL Balance
	Starting Balance			\$1,349.91	\$813.41
Nov-18	Deposit	\$168.74	\$168.73 *		
	Withdrawal - HOMEOWNER IN	\$536.52	\$0.00 *	\$982.13	\$982.14
Dec-18	Deposit	\$168.74	\$168.73 *	\$1,150.87	\$1,150.87
Jan-19	Deposit	\$168.74	\$168.73 *	\$1,319.61	\$1,319.60
Feb-19	Deposit	\$168.74	\$168.74		
	Withdrawal - PHILADELPHIA QTY	\$1,488.35	\$1,434.30 *	\$0.00	\$54.04
Mar-19	Deposit	\$168.74	\$0.00 *	\$168.74	\$54.04
Apr-19	Deposit	\$168.74	\$337.48 *	\$337.48	\$391.52
May-19	Deposit	\$168.74	\$168.74 E	\$506.22	\$560.26
Jun-19	Deposit	\$168.74	\$0.00 *	\$674.96	\$0.00
Jul-19	Deposit	\$168.74	\$0.00 *	\$843.70	\$0.00
Aug-19	Deposit	\$168.74	\$0.00 *	\$1,012.44	\$0.00
Sep-19	Deposit	\$168.74	\$0.00 *	\$1,181.18	\$0.00
Oct-19	Deposit	\$168.74	\$0.00 *	\$1,349.92	\$0.00
		Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
Total Deposits		\$2,024.88	\$1,181.15		
Total Withdrawals		\$2,024.87	\$1,434.30		
Account Balances of May-19					\$560.26

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months
Based on actual activity in the prior review period, this section projects activity for the next 12 months.
The highlighting shows your estimated low balance. Your surplus amount is the difference between this low balance and your minimum required balance.

Your estimated escrow account activity over the next 12 months				
Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or homeowners insurance. The chart below is highlighted to show your estimated low balance over the next 12 months. Your estimated low balance of \$67.60 minus your minimum required balance of \$0.00 equals \$67.60.				
What this means to you - Your balance is estimated to be more than the amount needed. The resulting surplus is \$67.60.				
Month-Year	Activity	Estimated Activity	Escrow Account Balance	
			Estimated Balance	ACTUAL Balance
	Starting Balance			\$560.26
Jun-19	Deposit	\$164.24	\$724.50	
Jul-19	Deposit	\$164.24	\$888.74	
Aug-19	Deposit	\$164.24	\$1,052.98	
Sep-19	Deposit	\$164.24	\$1,217.22	
Oct-19	Deposit	\$164.24	\$1,381.46	
Nov-19	Deposit	\$164.24	\$1,545.70	
Dec-19	Withdrawal - ALLSTATE	\$536.52	\$1,009.18	
Jan-20	Deposit	\$164.24	\$1,173.42	
Feb-20	Deposit	\$164.24	\$1,337.66	
Mar-20	Withdrawal - PHILADELPHIA GTY	\$1,434.30	\$67.60	
Apr-20	Deposit	\$164.24	\$231.84	

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Frequently asked questions

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is a minimum required balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Where can I get more information?

- For answers to more questions and to watch our informational video, visit www.chase.com/Escrow
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts [at www.chase.com/Alerts](http://www.chase.com/Alerts)

